This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1-13.   (Cancelled)

14.   (Currently Amended) A device for processing and displaying information obtained from coded data stored in a smart card, said data corresponding to operations associated with at least one program for keeping a user loyal to at least one merchant, the device comprising:

means for reading coded data from a memory of the smart card,

storage means supporting reading and writing of data,

calculating means, and

data-display means,

wherein the memory of the smart card comprises a plurality of data registers respectively allocated to a plurality of merchant loyalty programs, said registers comprising files relating to behavior between a holder of the card and a merchant,

the calculating means <u>being configured to receive data from the registers and calculate based on said data at least two types of bonus counters from the group consisting of: a frequency of visits bonus counter, a recency of visits bonus counter, a cumulative amount spent bonus counter, and a promotion point bonus counter</u> ~~comprising means for formatting data output from the registers in a uniform way, said data corresponding to at least two types of bonus counters stored in corresponding specific files and taken among frequency of visits, recency of visits, cumulative amount spent, and promotion points~~,

<u>the calculating means further configured to combine the at least two types of bonus counters into a single cumulative bonus counter,</u>

the data-display means being configured to display information corresponding to said <u>single cumulative bonus counter</u>~~formatted data in a uniform way~~, the device further comprising means for navigation through the stored data by a user of the device in order to display said information, and wherein ~~the means for~~ <u>combining the at least two types of bonus counters</u> ~~formatting the data~~ and ~~for~~ displaying the information <u>corresponding to</u>

said single cumulative bonus counter comprises ~~in a uniform way comprise means for~~ displaying a graduated scale directly showing graphically a state of fulfillment of a bonus based on the single cumulative bonus counter ~~corresponding to said information in a uniform way~~ between a zero level corresponding to no bonus available and a completion level corresponding to a maximum of bonus available.

15.   (Cancelled)

16.   (Previously Presented) The device as claimed in claim 14, characterized in that the means for displaying a graduated scale comprise means for processing data stored in the card, and updating the data dynamically as a function of data corresponding to at least one loyalty program, said calculating means being configured to:

calculate for the at least one loyalty program a number of intervals corresponding to the graduated scale as a function of a predetermined unit of measurement of said program;

calculate a constant size for the number of intervals;

display the end points of said graduated scale and a predetermined qualitative state associated with said graduated scale;

calculate the distance between two graduations of the graduated scale corresponding to an interval;

calculate a level of the graduated scale based on the data from the files; and

display said graduated scale level.

17.   (Previously Presented) The device as claimed in claim 14, characterized in that the navigation means comprise a touch screen.

18.   (Previously Presented) The device as claimed in claim 14, characterized in that it comprises a portable telephone.

19.   (Previously Presented) The device as claimed in claim 14, characterized in that it comprises a satellite decoder.

20.   (Previously Presented) The device as claimed in claim 14, characterized in that it comprises a personal digital assistant.

21.   (Currently Amended) The device as claimed in claim 14, characterized in that it includes:

means for inputting the coded data stored in the smart card into an intermediate storage memory and for displaying information obtained from said data,

means for storing coded data corresponding to one or more programs for keeping a user loyal to several merchants,

means for comparison between the data input into said intermediate storage memory and the data stored in said ~~information storage means~~ for storing coded data, and

means for processing the results of said comparison in order to display updated information.

22.   (Currently Amended) A method for processing and displaying information obtained from coded data stored in a smart card, said coded data corresponding to operations associated with at least one program for keeping a user loyal to at least one merchant, the method comprising:

reading the coded data from a memory of the smart card, the memory of the smart card comprising a plurality of registers respectively allocated to a plurality of merchant loyalty programs, said registers comprising behavior files relating to behavior between a holder of the card and a merchant;

storing the coded data in a device memory, said device memory supporting data reading and data writing operations;

calculating based on said coded data at least two types of bonus counters from the group consisting of: a frequency of visits bonus counter, a recency of visits bonus counter, a cumulative amount spent bonus counter, and a promotion point bonus counter;

~~processing the coded data to obtain formatted information, wherein the information is formatted in a uniform way, said data corresponding to at least two types of bonus counters~~

~~stored in corresponding specific files and taken among frequency of visits, recency of visits, cumulative amount spent, and promotions points; and~~

combining the at least two types of bonus counters into a cumulative bonus counter; and

displaying ~~said formatted~~ information corresponding to said single cumulative bonus counter~~in a uniform way~~, wherein the information is displayed in the form of a graduated scale directly showing graphically a state of fulfillment of a bonus based on the single cumulative bonus counter ~~corresponding to said information in a uniform way~~ between a zero level corresponding to no bonus available and a completion level corresponding to a maximum of bonus available.

23.   (Previously Presented) The method as claimed in claim 22, further comprising allowing a user to navigate through the stored data in order to display information corresponding to a particular merchant loyalty program.

24.   (Cancelled)

25.   (Previously Presented) The method as claimed in claim 22, characterized in that the information obtained from the coded data is updated dynamically based on data corresponding to at least one loyalty program, said updating comprising:

calculating for said at least one loyalty program a number of intervals corresponding to the graduated scale based on a predetermined unit of measurement of the at least one loyalty program,

calculating a constant size for the number of intervals,

displaying the end points of said graduated scale and a predetermined qualitative state associated with said graduated scale,

calculating a distance between two graduations of the graduated scale corresponding to an interval,

calculating a level of the graduated scale based on the data from the files, and

displaying said scale level.

26.   (Previously Presented) The method as claimed in claim 22, characterized in that:

coded data stored in the smart card are input into a memory for intermediate storage and for display of information obtained from said data,

said information is compared with coded data corresponding to one or more programs for keeping a user loyal to several merchants, and

the results of said comparison is processed in order to display updated information.

27.   (Previously Presented) The method of claim 14, wherein the display means further comprises means for dynamically updating the graduated scale based on the data from the behavior files and based on data corresponding to at least one loyalty program.

28.   (Previously Presented) The method of claim 22, further comprising dynamically updating the graduated scale based on the data from the behavior files and based on data corresponding to at least one loyalty program.

29.   (Currently Amended) An apparatus, comprising:

a display;

a processor controlling at least some operations of the apparatus; and

a memory storing computer executable instructions that, when executed by the processor, cause the apparatus to perform a method for processing and displaying information obtained from coded data stored in a smart card, the method comprising:

      reading coded data from a memory of a smart card, the memory of the smart card comprising a plurality of registers respectively allocated to a plurality of merchant loyalty programs, said registers comprising behavior files relating to behavior between a holder of the card and a merchant;

      storing the coded data in the memory of the apparatus, said memory supporting data reading and data writing operations;

      calculating based on said coded data at least two types of bonus counters from the group consisting of: a frequency of visits bonus counter, a recency of visits bonus counter, a cumulative amount spent bonus counter, and a promotion point bonus counter;

processing the coded data with the processor to obtain formatted information, wherein the information is formatted in a uniform way, said coded data corresponding to at least two types of bonus counters stored in corresponding specific files and taken among frequency of visits, recency of visits, cumulative amount spent, and promotions points; and

combining the at least two types of bonus counters into a cumulative bonus counter; and

displaying ~~said formatted~~ information corresponding to said single cumulative bonus counter on the display ~~in a uniform way~~, wherein the information is displayed in the form of a graduated scale directly showing graphically a state of fulfillment of a bonus based on the single cumulative bonus counter ~~corresponding to said information in a uniform way~~ between a zero level corresponding to no bonus available and a completion level corresponding to a maximum of bonus available.

30.   (Currently Amended) The device as claimed in claim 14, wherein the calculating means further comprises means for converting data corresponding to the at least two types of bonus counter data into a single unit of measurement, and wherein the data-display means is further configured to display a number of intervals on ~~the at least two types of bonus counter data in~~ the graduated scale in accordance with the single unit of measurement.

31.   (Previously Presented) The device as claimed in claim 30, wherein the state of fulfillment of the bonus is based on a combination of the at least two types of bonus counter data.

32.   (Currently Amended) The method as claimed in claim 22, wherein processing the coded data comprises converting data corresponding to the at least two types of bonus counter data into a single unit of measurement, and wherein displaying information corresponding to said single cumulative bonus counter ~~said formatted information in a uniform way~~ comprises displaying a number of intervals on ~~the at least two types of bonus counter data in~~ the graduated scale in accordance with the single unit of measurement.

33.   (Previously Presented) The method as claimed in claim 32, wherein the state of fulfillment of the bonus is based on a combination of the at least two types of bonus counter data.